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/Michael Chen/

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Michael Chen

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.	: 10/657,456	Confirmation No.	9809
Applicant	: Michael Hattersley et al.		
Filing Date	: September 08, 2003		
TC/A.U.	: 3691		
Examiner	: Shrestha, Bijendra K.		
Attorney Docket No.	: GP-03-01		
Customer No.	: 30349		

Title:           METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING  
                    FINANCIAL ACCOUNTS

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION FINAL MAILED JANUARY 26, 2009**

Sir:

In response to the Office Action Final mailed on January 26, 2009, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page **2** of this paper.

**Remarks/Arguments** begin on page **7** of this paper.